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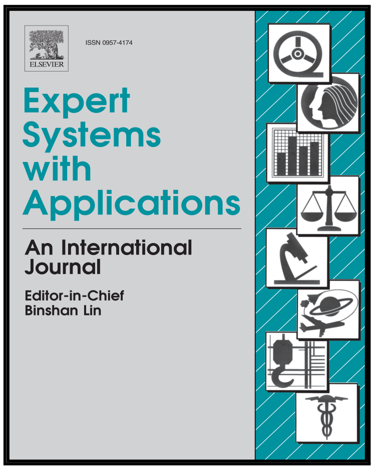

A boosted decision tree approach using Bayesian hyper-parameter optimization for credit scoring

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Highlights

- A novel boosted tree model for credit scoring is proposed.
- A hyper-parameter optimization technique is developed based on TPE algorithm.
- The model is proved to outperform several baseline techniques.
- The model is validated on five datasets over five performance metrics.
- The feature importance scores and decision chart enhance model interpretation.